

What is Claimed is:

1. A method of evaluating security trading capacity, comprising the steps of:

(a) providing an investment portfolio which is an electronic file having a predetermined market value;

5 (b) setting a portion of an equity to form a cash reserve from said investment portfolio, wherein said cash reserve serves as a cash portion of a future asset allocation;

(c) inputting a trade order of a predetermined amount, wherein said trade order includes at least a security to be traded and a trading price when either a fixed price is desired or a price quote is unable to be retrieved automatically;

10 (d) producing a security balance by computing said trade order according to either a predetermined quantity or an amount of fund to be committed; and

(e) evaluating a cost of said trade order with respect to a disposable cash which is a value difference between said equity and said cash reserve..

15 2. The method, as recited in claim 1, wherein said equity of said investment portfolio includes a predetermined amount of cash and one or more tradable securities to be traded in said trade order, wherein said equity of said investment portfolio is calculated by summing of a value of cash value, debt, credit, and a value of all said tradable securities and then subtracting a value of short holdings.

20 3. The method, as recited in claim 2, wherein said value of each of said tradable securities is determined by multiplying shares/units of said respective tradable security with a market price.

4. The method, as recited in claim 3, further comprising a step of:

25 (f) providing an updated security quote for each of said tradable securities of said personal investment portfolio, thereby a user is able to view said updated security quote before planning said trade order.

5. The method, as recited in claim 2, wherein, in the step (b), said cash reserve is selectively set as an amount of said value of cash and a percentage of said equity so as to define said disposable cash which is an calculated amount automatically determined.

5 6. The method, as recited in claim 5, wherein when said cash reserve is to preserve cash, said disposable cash equals a cash balance of said investment portfolio minus said cash reserve while there is no short position, wherein once said cash reserve is set, only said disposable cash is able to be used as a capital to buy said intended security.

10 7. The method, as recited in claim 5, wherein when said cash reserve is to preserve cash, said disposable cash equals a cash balance of said investment portfolio minus cash reserve, said market value of a long account, and a margin requirement of said short account while there are short positions, wherein once said cash reserve is set, only said disposable cash is able to be used as a capital to buy said intended security.

15 8. The method, as recited in claim 2, wherein, in the step (b), said cash reserve also serves a conservation of a borrowing power when a borrowing is allowed for a more conservative strategy when investing aggressively.

20 9. The method, as recited in claim 8, wherein when said cash reserve is to preserve said borrowing power of a margin account, said disposable cash equals an excess equity minus said cash reserve, wherein once said cash reserve is set, only said disposable cash is able to be used as a capital to buy said intended security.

10. The method, as recited in claim 1, after the step (b) and before the step (c), further comprising a step of:

(b.1) setting aside a predetermined portion of said cash reserve to form a cash allowance.

25 11. The method, as recited in claim 10, wherein, in the step (b.1). said cash allowance is a patronage of said disposable cash when said amount of said trade order exceeds said disposable cash.

12. The method, as recited in claim 1, after the step (b) and before the step (c), further comprising a step of:

(b.2) providing a hypothetical portfolio based on said investment portfolio, wherein said disposable cash is calculated based on said hypothetical portfolio.

5 13. The method, as recited in claim 12, wherein, in the step (b.2), said hypothetical portfolio is created from said investment portfolio by temporary copying data in said investment portfolio to said hypothetical portfolio, so that a calculation is performed and shown in said hypothetical portfolio instead of in said investment portfolio and any changes of said data copied in said hypothetical portfolio do not affect said data  
10 in said investment portfolio.

14. The method, as recited in claim 13, wherein once said hypothetical portfolio is set, said trade order is able to be inputted into a hypothetical trade list of said hypothetical portfolio for calculation.

15 15. The method, as recited in claim 14, wherein when a trade type of said security is not specified as sell, short sell, buy or short cover, said hypothetical portfolio sets said trade type as a default type.

16. The method, as recited in claim 14, wherein when said security is set in said hypothetical portfolio as a long position, said security is assumed to be sold from said long position, and when said security that is already set in said hypothetical portfolio as a short position, said security is assumed to be covered and returned back to said security firm.  
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17. The method, as recited in claim 14, wherein said trade order is inputted by inputting a percentage of said disposable cash to buy said security to be traded wherein said hypothetical portfolio calculates a number of shares of said security to be traded  
25 within said percentage of said disposable cash. .

18. The method, as recited in claim 17, wherein the step (b.2) further comprises a step of calculating an estimated cost for buying and an estimated cost for proceeding for sale when said shares of said security to be traded is specified.

19. The method, as recited in claim 14, wherein when said security to be traded is intent to sell, said hypothetical portfolio calculates said value of said security after selling at a predetermined price as a sale of said security and automatically adds said sale of said security into said equity of said hypothetical portfolio to split into said cash reserve and said disposable cash.

20. The method, as recited in claim 11, wherein the step (c) further comprises a step of:

(c.1) allowing said cash allowance from being exercised.

21. The method, as recited in claim 20, wherein the step (c.1) further comprises the steps of:

(c.1.1) rounding down shares of said security to be traded in order to maintain a capital thereof within said disposable cash when a value of said security to be traded exceeds said amount of said disposable cash.

22. The method, as recited in claim 20, wherein the step (c.1) further comprises the steps of:

(c.1.2) rounding up shares of said security to be traded by compensating a difference of values between said disposable cash and said security to be traded from said cash allowance.

23. The method, as recited in claim 11, after the step (b) and before the step (c), further comprising a step of:

(b.2) providing a hypothetical portfolio based on said investment portfolio.

24. The method, as recited in claim 23, wherein, in the step (b.2), said hypothetical portfolio is created from said investment portfolio by temporary copying data in said investment portfolio to said hypothetical portfolio. so that a calculation is performed and shown in said hypothetical portfolio instead of in said investment portfolio and any changes of said data copied in said hypothetical portfolio do not affect said data in said investment portfolio.

25. The method, as recited in claim 24, wherein once said hypothetical portfolio is set, said trade order is able to be inputted into a hypothetical trade list of said hypothetical portfolio for calculation.

26. The method, as recited in claim 25, wherein when a trade type of said security is not specified as sell, short sell, buy or short cover, said hypothetical portfolio sets said trade type as a default type.

27. The method, as recited in claim 25, wherein when said security is set in said hypothetical portfolio as a long position, said security is assumed to be sold from said long position, and when said security that is already set in said hypothetical portfolio as a short position, said security is assumed to be covered and returned back to said security firm.

28. The method, as recited in claim 25, wherein said trade order is inputted by inputting a percentage of said disposable cash to buy said security to be traded wherein said hypothetical portfolio calculates a number of shares of said security to be traded within said percentage of said disposable cash. .

29. The method, as recited in claim 28, wherein the step (b.2) further comprises a step of calculating an estimated cost for buying and an estimated cost for proceeding for sale when said shares of said security to be traded is specified.

30. The method, as recited in claim 25, wherein when said security to be traded is intent to sell, said hypothetical portfolio calculates said value of said security after selling at a predetermined price as a sale of said security and automatically adds said sale of said security into said equity of said hypothetical portfolio to split into said cash reserve and said disposable cash.

31. The method, as recited in claim 25, wherein the step (c) further comprises a step of:

(c.1) allowing said cash allowance from being exercised.

32. The method, as recited in claim 31, wherein the step (c.1) further comprises the steps of:

(c.1.1) rounding down shares of said security to be traded in order to maintain a capital thereof within said disposable cash when a value of said security to be traded exceeds said amount of said disposable cash.

5 33. The method, as recited in claim 31, wherein the step (c.1) further comprises the steps of:

(c.1.2) rounding up shares of said security to be traded by compensating a difference of values between said disposable cash and said security to be traded from said cash allowance.

10 34. The method, as recited in claim 25, wherein in the step (d), said security balance is shown in a spreadsheet format in a hypothetical transaction table and an end result is updated to said hypothetical portfolio, so that an investment plan is able to be reviewed from said hypothetical portfolio.

35. The method, as recited in claim 14, after the step (e), further comprising a step of:

15 (f) updating a market price of said security to be traded in such a manner that said hypothetical portfolio automatically re-calculates to give a most updated and accurate estimation of said cost for said security to be trade; and

20 (g) sending back a trading information of said security after being to said investment portfolio to update a market value of said security traded, said equity and said cash balance of said investment portfolio.

36. The method, as recited in claim 25, after the step (e), further comprising a step of:

25 (f) updating a market price of said security to be traded in such a manner that said hypothetical portfolio automatically re-calculates to give a most updated and accurate estimation of said cost for said security to be traded; and

(g) sending back a trading information of said security after being to said investment portfolio to update a market value of said security traded, said equity and said cash balance of said investment portfolio.

37. The method, as recited in claim 34, after the step (e), further comprising a step of:

(f) updating a market price of said security to be traded in such a manner that said hypothetical portfolio automatically re-calculates to give a most updated and accurate estimation of said cost for said security to be traded; and

(g) sending back a trading information of said security after being to said investment portfolio to update a market value of said security traded, said equity and said cash balance of said investment portfolio.

38. The method, as recited in claim 1, further comprising a step of:

updating a market price of said security of said investment portfolio any time during said method of evaluating security trading capacity.

39. The method, as recited in claim 38, wherein in order to obtain said updated market price for each of said tradable securities of said investment portfolio, said investment portfolio is linked to a source of information through electronic communication system.

40. The method, as recited in claim 14, further comprising a step of:

updating a market price of said security of said investment portfolio any time during said method of evaluating security trading capacity.

41. The method, as recited in claim 40, wherein in order to obtain said updated market price for each of said tradable securities of said investment portfolio, said investment portfolio is linked to a source of information through electronic communication system.

42. The method, as recited in claim 25, further comprising a step of:

updating a market price of said security of said investment portfolio any time during said method of evaluating security trading capacity.

43. The method, as recited in claim 42, wherein in order to obtain said updated market price for each of said tradable securities of said investment portfolio, said investment portfolio is linked to a source of information through electronic communication system.

44. The method, as recited in claim 1, wherein said personal investment portfolio is stored and saved in a central site for users to remotely enter through an electronic communication system.

45. The method, as recited in claim 14, wherein said personal investment portfolio is stored and saved in a central site for users to remotely enter through an electronic communication system.

46. The method, as recited in claim 25, wherein said personal investment portfolio is stored and saved in a central site for users to remotely enter through an electronic communication system.

47. The method, as recited in claim 1, wherein said investment portfolio is stored in an electronic computing device so that a user is able to access said personal investment portfolio without using any Internet service provider.

48. The method, as recited in claim 14, wherein said personal investment portfolio is stored and saved in a central site for users to remotely enter through an electronic communication system.

49. The method, as recited in claim 25, wherein said personal investment portfolio is stored and saved in a central site for users to remotely enter through an electronic communication system.

50. The method, as recited in claim 34, wherein said personal investment portfolio is stored and saved in a central site for users to remotely enter through an electronic communication system.



51. A method of evaluating security trading capacity, comprising the steps of:

(a) providing an investment portfolio which is an electronic file having a predetermined market value;

5 (b) inputting a trade order of a predetermined amount, wherein said trade order includes at least a security to be traded;

(c) providing an updated security quote for each of said tradable securities of said personal investment portfolio, thereby a user is able to view said updated security quote before planning said trade order.

10 (d) producing a security balance by computing said trade order according to either a predetermined quantity or an amount of fund to be committed; and

(e) evaluating a cost of said trade order with respect to a disposable cash.

15 52. The method, as recited in claim 51, wherein said disposable cash is an equity of said investment portfolio including a predetermined amount of cash and one or more tradable securities to be traded in said trade order, wherein said equity of said investment portfolio is calculated by summing of a value of cash value, debt, credit, and a value of all said tradable securities and then subtracting a value of short holdings.

53. The method, as recited in claim 52, wherein said value of each of said tradable securities is determined by multiplying shares/units of said respective tradable security with a market price.

20 54. A method of evaluating security trading capacity, comprising the steps of:

(a) providing an investment portfolio which is an electronic file having a predetermined market value;

(b) inputting a trade order of a predetermined amount, wherein said trade order includes at least a security to be traded;

